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| TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i> | Application Number | 09/810,519 |
| | Filing Date | 03/15/2001 |
| | First Named Inventor | ZHOU et al. |
| | Group Art Unit | 2161 |
| | Examiner Name | |
| Total Number of Pages in This Submission | 13 | Attorney Docket Number 85160.926/T00066 |

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| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | |
| Firm or Individual name | Gary A. Hecker, Esq. THE HECKER LAW GROUP |
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85160.926/T00066

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of)
ZHOOU et al.)
Serial No: 09/810,519) Examiner: Unassigned
Filed: March 15, 2001) Art Unit: 2161
For: METHOD AND APPARATUS)
FOR NET-PAY AND DEBT)
CONSOLIDATION)

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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Box IDS
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. § 1.56 and § 1.98, Applicant hereby submits the following art in connection with the above-referenced patent application for "METHOD AND APPARATUS FOR NET-PAY AND DEBT CONSOLIDATION."

| <u>U.S. Patent No.</u> | <u>Inventor(s)</u> | <u>Issue Date</u> |
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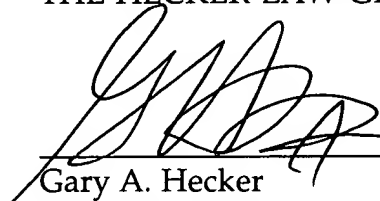
Applicant requests that these references be included with the references cited in this patent application and that they be printed in any patent that may issue from this patent application.

Pursuant to 37 C.F.R. § 1.97(b)(3), no fee is required. A copy of each of the references is enclosed pursuant to 37 C.F.R. § 1.98(a).

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Respectfully submitted,

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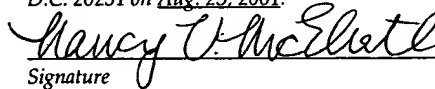
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| Sheet | 1 | of | 5 | Application Number | 09/810,519 |
| | | | | Filing Date | 03/15/2001 |
| | | | | First Named Inventor | ZHOU et al. |
| | | | | Group Art Unit | 2161 |
| | | | | Examiner Name | |
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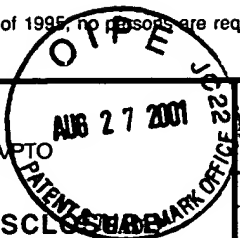
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| | | ✓ What is e-PAL? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palvt/whatis.html > | |
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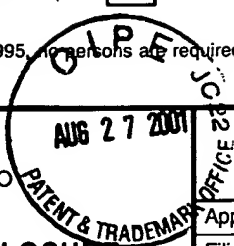


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| | | | | First Named Inventor | ZHOU et al. |
| | | | | Group Art Unit | 2161 |
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